

but the fact that they have gone out of their way to communicate to me and every other Member of this body about their concerns over the Brownback amendment ought to set off alarm bells to each and every one of us. Rare is it, indeed, when the Secretary of the Army or the Secretary of Defense or military associations, such as the Veterans of Foreign Wars and others, write to Members of Congress about something such as this. Yet they feel so strongly about it that they are urging us not to succumb to the temptations of carving out this second most important financial arrangement that most Americans ever engage in: the purchase of the automobiles they need.

I would also point out that among the Better Business Bureau statistics, the single largest number of complaints—and the number hovers around 70 percent nationwide—aside from the military side, come in the area of automobile dealer financing arrangements; that is, almost 75 percent of all complaints are in this one area. What more information do you need to have about whether we ought to keep this section of the bill intact to make sure they are not going to be exempt from these kinds of activities?

So when the amendment comes up, I will speak further about this. But I wished to remind my colleagues particularly of the information we are receiving from our military organizations, from the military at the Pentagon, and others about how important this issue is.

I noticed the other day there were votes in the other body to increase the pay of our military men and women and I applaud that and agree with that. We have taken steps. JIM WEBB, our colleague from Virginia, recently got passed a bill of rights for our veterans, which we all applauded and supported.

As I said, the other day JACK REED and SCOTT BROWN of Massachusetts, by a vote of 98 to 1, got passed an amendment that creates within this bureau the only special section of this bureau designated to protect a class of our citizenry—one designed to protect our men and women in uniform. It is the only one. We do not have a section for the elderly or for students or for anyone else. The only class we protected by a vote of 98 to 1 is our military.

For, particularly, our junior age military, they do not own homes yet. They are too young. They are 18-, 19-, 20-, 21-year-olds. Their largest purchase is in the automobile area. What an irony it would be to have adopted an amendment to create a special division within the consumer protection area to protect our men and women in uniform—we are told by the Defense Department the single largest area of abuse of these young men and women is in automobile financing—and yet we are about, next week, to exempt it from this bill.

I cannot believe that will happen. I am hopeful my colleagues, as much as we respect our friend from Kansas—and

I do. Senator BROWNBACK and I are very good friends. We work together. In fact, on several provisions of the bill, he and I support the same ideas. But on this one, I passionately disagree with what he is trying to do. I think it is a carve-out. It is a loophole.

There are 1,000 lobbyists in this town doing everything they can to gut one provision after another in this bill. Millions of dollars are being paid for them to walk the halls of these buildings to do everything they can to gut this kind of legislation. What a tragedy it would be that on the cusp of adopting this legislation, for the first time establishing a national Consumer Financial Protection Bureau in our Nation, that we would carve out an area that affects the very young people who are sitting in harm's way in Afghanistan, Iraq, and elsewhere around the world. My hope is we would not let that happen.

With that, I yield the floor and suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. DODD. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. DODD. Mr. President, this is not a unanimous consent request I am making, but just based on the conversations we have had between the majority and the minority in preparation for votes next week—I know Members will be interested about possible votes—there will be votes, we are hoping and planning, on Monday evening, I think it is fair to say, at sometime around 5:30 p.m.

At least the amendments I think we can have some votes on Monday evening involve the amendment of Senator UDALL of Colorado, dealing with credit scores; the amendment of Senator CORNYN of Texas, dealing with the International Monetary Fund, the IMF; the amendment of Senator ROCKEFELLER and Senator HUTCHISON, dealing with the Federal Trade Commission; the amendment of Senator BOND, Senator WARNER, and myself, dealing with angel investors as well.

Those are four amendments we may have recorded votes on. Some may be voice votes, but those are four we think we can have votes on, on Monday evening. So we are planning to have votes.

#### MORNING BUSINESS

Mr. DODD. Mr. President, I ask unanimous consent that the Senate proceed to a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

#### HONORING OUR ARMED FORCES

##### COLORADO'S HEROES

Mr. UDALL of Colorado. Mr. President, I rise today to pay tribute to our wounded warriors. This week at the Olympic Training Center in Colorado Springs, more than 200 wounded warriors from every branch of the military are competing in the inaugural Warrior Games. This event is the brainchild of Brigadier General Cheek, with whom I spent the day at Fort Carson last week visiting the Warrior Transition Unit there.

These soldiers do so much in defense of our country, yet we are not often in a position to cheer their performance. This week, we can. Although I am not able to be in Colorado to cheer them myself, I wanted to cheer them on here, from the Senate floor.

These games are a partnership between the Department of Defense, the U.S. Paralympics, and other organizations that are working together to give our wounded warriors an opportunity to push themselves, set goals, and demonstrate their abilities. The Army sent 100 competitors—chosen out of a pool of almost 9,000 wounded warriors—the Marine Corps sent 50, the Air Force 25, and the Navy and Coast Guard 25 combined. These military members and veterans have physical injuries as well as mental wounds of war, and they are competing in swimming, cycling, wheelchair basketball, archery, track, and sitting volleyball, among other events.

This week's Warrior Games is about the abilities of these warriors, not their disabilities. And it is about goal-setting, which can expedite the recovery process.

This mindset is important for all our wounded warriors, not just those competing in the Games this week. General Cheek has said that "While we've made enormous progress in all the military services in our warrior care . . . it's not enough. . . . What we have to do with our servicemembers is inspire them to reach for and achieve a rich and productive future, to defeat their illness or injury to maximize their abilities and know that they can have a rich and fulfilling life beyond what has happened to them in service to their nation."

I agree with General Cheek and believe that today the Army is working hard to help our wounded warriors in their difficult transition back to service or to life in the civilian world. But the Army acknowledges that it has faced some serious challenges when it comes to caring for our injured troops, especially those who have experienced brain injuries and psychological wounds. While I have seen real improvements in the quality of care, I also know that many of those same challenges still exist.

After my visit to the Warrior Transition Unit at Fort Carson last week, I am especially concerned about reports of overmedication and substance abuse among injured service members and